What is claimed is:

1. An electronic cashless system comprising:

a cashless medium means for memorizing amount information and for performing an operation of amount

5 information;

an automatic transaction terminal device means having a reading/writing means for writing amount information to said cashless medium;

a center device having a deposit ledger file

10 connected to said automatic transaction terminal device,

means for identifying the account balance of multiple accounts and for storing amount information;

a non-settled fund file means for storing amount

15 information written by said cashless medium; and

a seller ledger file means for identifying the account balance of the multiple seller's accounts and for storing amount information.

2. The electronic cashless system according to claim

20 1 further comprising:

a medium balance log file means for memorizing the stored balance of said cashless medium to which amount information is written by said automatic transaction terminal device.

25 3. The electronic cashless system according to claim

1, wherein

amount information stored in the memory means of said cashless medium is returned to said center device via the automatic transaction terminal device, and

5   said amount information is memorized and stored within said center device, in a medium balance log file together with the amount information revised in deposit ledger log file, and added to the non-settled fund file for its revision.

10   4.   The electronic cashless system according to claim 1 further comprising:

a register part to which a transaction amount is inputted;

an exchange means for at least exchanging amount
15   information with said cashless medium;

a tallying file means for tallying and storing amount information obtained from said cashless medium; and

a commercial transaction terminal device
20   at least connected with said center device.

5.   The electronic cashless system according to claim 4,   wherein

said commercial transaction terminal device sends via the exchange means amount information necessary
25   for a commercial transaction to said cashless medium,

said cashless medium makes an operation with an operation means based on the amount information received from said commercial transaction terminal device and the amount information stored in the

5   cashless medium,

said commercial transaction terminal device revises said tallying file upon receiving information that a transaction can take place.

6.   The electronic cashless system according to claim

10   4, wherein

at least the sum of amount information generated in a commercial transaction is classified by a deposit owner and is stored in the deposit ledger file.

7.   The electronic cashless system according to claim

15   1, wherein

the commercial transaction terminal device sends amount information stored in the tallying file to the center device, and

said center device revises said non-settled fund

20   file and seller ledger file, based on the amount information sent from said commercial transaction terminal device.

8.   The electronic cashless system according to claim

1, wherein said cashless medium comprises:

25   a memory means for storing amount information;

and

an operation means for taking over an externally
supplied transaction amount from said amount
information and storing the result in said memory

5 means.

9. A cashless medium comprising:

a memory means for storing amount information;
and

an operation means for taking over an externally

10 supplied transaction amount from said amount
information and storing the result in said memory
means.

10. The cashless medium according to claim 9 further
comprising:

15 a display means;

a key input means operated by the owner; and

a control means for controlling said display
means so that it displays amount information stored in
said memory means when said key input means gives a

20 display instruction.

11. The cashless medium according to claim 9,
wherein said operation means outputs said result to an
external device.

12. A commercial transaction terminal device

25 comprising:

a tallying file means for memorizing a commercial transaction amount; and

an exchange means for notifying a cashless medium of said commercial transaction amount supplied from a

5 cash register and for memorizing said commercial transaction amount in said tallying file when the value is obtained by subtracting said commercial transaction amount from the amount information of said cashless medium.

10 13. The commercial transaction terminal device according to claim 12, wherein

the tallying file memorizes, in pairs, the bank of the cashless medium with which the commercial transaction is made and the the commercial transaction

15 amount.

14. The commercial transaction terminal device according to claim 13, wherein

the memorized information of said tallying file is sent to a center device that settles the commercial

20 transaction.

15. The commercial transaction terminal device according to claim 12, wherein

said tallying file means is separately prepared for respective banks.

25 16. The commercial transaction terminal device

according to claim 12, wherein

    said tallying file means is connected to a bank

center device on an off-line basis.

17. The commercial transaction terminal device

5 according to claim 12, wherein

    said cashless medium stores an amount which can

be used by a user of the cashless medium.

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